What is claimed is:

1. A method of storing and retrieving one or more items on a database over a plurality of communications networks, including:

   a. entering, at a first communications terminal, one or more data items;

   b. transmitting said data items, together with a first user identity code, to a database server over a first communications network;

   c. transmitting a retrieval request, together with a second user identity code, from a second, wireless communications terminal to said database server over a second, wireless communications network; and,

   d. if said first user identity code matches said second user identity code, receiving at least some of said one or more data items.

2. A method according to claim 1, wherein steps a and b comprise the steps of:

   i. entering, at said first communications terminal, one or more first data items;

   ii. transmitting said one or more first data items, together with said first user identity code, to the database server over the first communications network;

   iii. entering, at said first communications terminal, one or more second data items; and

   iv. transmitting said one or more second data items, together with said first user identity code, to the database server over the first communications network.

3. A method of storing and retrieving one or more data items on a database, including:

   a. receiving, from a first communications terminal, a set of data items and a first user identity code;

   b. indexing said data items on said database according to said first user identity code;

c. receiving a retrieval request and a second user identity code from a second, wireless communications terminal;

d. matching said second user identity code to said first user identity code;

e. retrieving at least some of said data items corresponding to the first user identity code; and

f. transmitting said retrieved data items to said second, wireless communications terminal.

4. A method according to claim 3, wherein steps a and b comprise the steps of:

i. receiving over the first communications network from said first communications terminal, one or more first data items together with said first user identity code;

ii. indexing said one or more first data items on said database according to said first user identity code;

iii. receiving over the first communications network from said first communications terminal one or more second data items together with said first user identity code; and

iv. indexing said one or more second data items on said database according to said first user identity code.

5. Apparatus for storing and retrieving data items, comprising:

a. a database; and

b. a plurality of different communication channel interfaces for providing an interface between the database and a respective plurality of different communication channel types, including one or more wireless channel types;

whereby each of a plurality of users is enabled to transmit one or more data items for storage on the database via any of the communication channel interfaces and to retrieve said one or more data items via any of the communication channel interfaces.

6. A method of retrieving information from a database over one or more communications networks, including:

   a. entering a code at a wireless communications terminal,

   b. transmitting said code over a wireless communications network to a database server; and

   c. receiving from said database server, in response to said code, a set of data items derived from said code.

7. A method according to claim 6, wherein said code is displayed in the vicinity of the wireless communications terminal.

8. A method of adding data items to a data record, including:

   a. storing data set records each including a data code and a set of data items;

   b. receiving a data code and a user identity code from a wireless communications terminal over a wireless communications network;

   c. retrieving one of said data set records corresponding to said received data code; and

   d. adding the set of data items from said retrieved data set record to a user data record indexed according to said received user identity code.

9. A method according to claim 8, wherein said data code is displayed in the vicinity of the wireless communications terminal.

10. A method of retrieving information from a database over one or more communications networks, including:

   a. storing a plurality of sets of data and corresponding set identity codes;

   b. receiving a set identity code over a wireless communications network from a first wireless communications terminal;

    c. retrieving one of said sets of data from the database corresponding to said set identity code; and

    d. transmitting said set of data to said first communications terminal or to a second communications terminal.

11.   A method according to claim 10, wherein the set of data is transmitted to said second communications terminal.

12.   A method according to claim 11, wherein the second communications terminal is a fixed terminal.

13.   A method according to claim 11, wherein the second communications terminal transmits said set of data to said first, wireless communications terminal or to a third, wireless communications terminal.

14.   A method according to claim 11, wherein said first wireless communications terminal transmits a first user identity code and the second communications terminal receives a second user identity code, and said set of data is retrieved if said first user identity code matches said second user identity code.

15.   A method according to claim 14, wherein said second communications terminal reads said second user identity code from a portable token.

16.   A method according to claim 10, wherein said set code is displayed in the vicinity of the first wireless communications terminal.

17.   A method according to claim 10, wherein said set of data includes an alphanumeric list of items.

18. A method according to claim 6, wherein said set of data includes one or more video clips.

19. A system for retrieving sets of data items, comprising:
   a. a database storing a plurality of sets of data items and corresponding set codes;
   b. at least one communication channel interface for providing an interface between the database and a corresponding communication network; and
   c. at least one user terminal for communication over said communication network;
       wherein the communication channel interface is arranged to receive a set code from the at least one user terminal, to match the set code to a set code in the database and to transmit the corresponding set of data items to the user terminal.

20. A system for storing sets of data items, comprising:
   a. a first database storing a plurality of sets of data items and corresponding set codes;
   b. a second database storing sets of data items indexed by user;
   c. at least one communication channel interface for providing an interface between the database and a corresponding communication network; and
   d. a plurality of user terminals for communication over said communication network;
       wherein the communication channel interface is arranged to receive a set code and a user identity code from one of said user terminals, to match the set code to a set code in the first database and to store the corresponding set of data items in the second database, indexed according to the user identity code.

21. A method of retrieving and transmitting information, including:

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a. receiving a variable code and a user identity code over a wireless communications network from a wireless communications terminal;

b. retrieving, in response to receipt of said variable code, a data record corresponding to the user identity code; and

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c. transmitting said data record to a data receiver other than the wireless communications terminal.

22. A method according to claim 21, including selecting said data receiver from a plurality of data receivers according to said variable code.

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23. A method according to claim 21, further including conducting a transaction between the user of the wireless communication terminal and the selected data receiver.

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24. A method according to claim 21, wherein said variable code is displayed in the vicinity of the wireless communications terminal.

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25. A computer program arranged to perform a method according to claim 21.

26. A carrier bearing a computer program according to claim 25.